

EXHIBIT D

OVERVIEW

CRE Bushkill Group, LLC ("CRE", an Exploria Subsidiary) owns these Timeshare Notes. Resorts Group, Inc. ("RGI") owns these Timeshare Note Payments inclusive of Principal, Interest, Late Charges & NSF Fees.

CRE Services these Timeshare Notes in Bushkill, and CRE handles all of the Timeshare Note Collections & Customer Service in Bushkill. RGI pays CRE to do this each month. RGI has agreed that CRE can hire Concord as sub-servicer. RGI will continue to pay CRE for Timeshare Note Servicing, Collections & Customer Service. CRE will continue to handle all of the Timeshare Note Collections and Customer Service in Bushkill, but will convert the automated servicing to Concord.

Notably, CRE successfully converted the servicing of its own Bushkill Timeshare Notes to Concord last year - the very same Loan Types at the very same resorts (Tree Tops & Fairway). They were serviced on the very same Bushkill platform - so the field matches, data reconciliations, accruals, posting rules, and & etc. should be very similar. Also, CRE already successfully converted the Maintenance Fees for the Obligors/Intervals on these Timeshare Notes.

RGI is in daily contact with Dennis Rogers and other CRE Collections personnel, helping to manage the Timeshare Note payments & delinquency. It is expected that Concord's Interlink, C2, Review/Comments, and other metric & analytic functionalities will help RGI with account review, and should help RGI provide more informed guidance in its contacts with Bushkill.

These Timeshare Notes and Timeshare Note Payments are pledged to Western Alliance Bank ("WAB") to secure an RGI Hypothecation Loan. Only RGI has guaranteed this Hypothecation Loan - CRE is neither a Borrower nor Guarantor on the RGI Hypothecation Loan.

All of the Timeshare Note Payments are deposited into RGI's Lockbox Account. RGI's LockBox Account is presently at PNC, but can be moved to Chase when Concord becomes the sub-servicer. WAB has a DACA on RGI's PNC Lockbox, and sweeps all of the Timeshare Note Payments to pay-down RGI's Hypothecation Loan. WAB will have a DACA on RGI's new Chase LockBox.

RGI sold CRE a Minority Participation in these Timeshare Note Payments. Once the WAB Hypothecation Loan has been fully repaid, CRE will begin receiving a share of the remaining Note Payments from RGI every month.

Because of the Servicer/Sub-Servicer relationship and the Portfolio Participation, both CRE and RGI will counter-sign this PSQ to indicate their approval.

Approved: _____

Resorts Group, Inc.

Date

Name: Harry Van Sciver

Title: Director

Approved: _____

CRE Bushkill Group, LLC

Date

Name: JK Boud

Title: CEO

Native excel file, tab named

OVERVIEW

OVERVIEW

CRE Bushkill Group, LLC ("CRE", an Exploria Subsidiary) owns these Timeshare Notes. Resorts Group, Inc. ("RGI") owns these Timeshare Note Payments inclusive of Principal, Interest, Late Charges & NSF Fees.

CRE Services these Timeshare Notes in Bushkill, and CRE handles all of the Timeshare Note Collections & Customer Service in Bushkill. RGI pays CRE to do this each month. RGI has agreed that CRE can hire Concord as sub-servicer. RGI will continue to pay CRE for Timeshare Note Servicing, Collections & Customer Service. CRE will continue to handle all of the Timeshare Note Collections and Customer Service in Bushkill, but will convert the automated servicing to Concord.

Notably, CRE successfully converted the servicing of its own Bushkill Timeshare Notes to Concord last year - the very same Loan Types at the very same resorts (Tree Tops & Fairway). They were serviced on the very same Bushkill platform - so the field matches, data reconciliations, accruals, posting rules, and & etc. should be very similar. Also, CRE already successfully converted the Maintenance Fees for the Obligors/Intervals on these Timeshare Notes.

RGI is in daily contact with Dennis Rogers and other CRE Collections personnel, helping to manage the Timeshare Note payments & delinquency. It is expected that Concord's Interlink, C2, Review/Comments, and other metric & analytic functionalities will help RGI with account review, and should help RGI provide more informed guidance in its contacts with Bushkill.

These Timeshare Notes and Timeshare Note Payments are pledged to Western Alliance Bank ("WAB") to secure an RGI Hypothecation Loan. Only RGI has guaranteed this Hypothecation Loan - CRE is neither a Borrower nor Guarantor on the RGI Hypothecation Loan.

All of the Timeshare Note Payments are deposited into RGI's Lockbox Account. RGI's LockBox Account is presently at PNC, but can be moved to Chase when Concord becomes the sub-servicer. WAB has a DACA on RGI's PNC Lockbox, and sweeps all of the Timeshare Note Payments to pay-down RGI's Hypothecation Loan. WAB will have a DACA on RGI's new Chase LockBox.

RGI sold CRE a Minority Participation in these Timeshare Note Payments. Once the WAB Hypothecation Loan has been fully repaid, CRE will begin receiving a share of the remaining Note Payments from RGI every month.

Because of the Servicer/Sub-Servicer relationship and the Portfolio Participation, both CRE and RGI will counter-sign this PSQ to indicate their approval.

Approved: _____
 Name: _____
 Title: _____

Approved: _____
 Name: _____
 Title: _____

Native excel file, tab named

CONCORD

**Status Color Key:**

<i>Pending - Critical for Launch</i>
<i>Pending/Question</i>
<i>In Progress</i>
<i>Completed</i>

Pre-Servicing Questionnaire

CONCORD TEAM

	Name	Phone	Email
Relationship Manager	Vedrana Mirkovic	800-685-8736 x1276	vmirkovic@concordservicing.com
Director of Implementation	Vedran Veric	800-685-8736 x1239	vveric@concordservicing.com
VP of Client Relationship	Lorena Montano	800-685-8736 x1250	LMontano@concordservicing.com
Director of Product Development	Eric St. Hilaire-Smith	800-685-8736 x1238	estsmith@ConcordServicing.com

SIGNOFF

Party	Name / Title / Date		
Resorts Group, Inc.	Harry Van Sciver	508-428-3458	hvansciver@resortsgroup.com
Resorts Group, Inc.	Mark Turner	570-460-9745	mturner@resortsgroup.com
Western Alliance Bancorp	Dan Jurgiewich	602-346-7334	DJurgiewich@westernalliancerf.com
Exploria	Dennis Rogers	570-588-6661, x2235	drogers@exploriaresorts.com
Exploria	Jeremy Eakin	352-432-2323, x9591	jeakin@exploriaresorts.com

Native excel file, tab named

CONTACT INFORMATION

CLIENT								
	Name	Phone	Email	Fax	Address	City	State	Zip
Primary Contact	Dennis Rogers	570-588-6661, x2235	drogers@exploriaresorts.com		Exploria Resorts P.O. Box 447, Bushkill, PA 18324-0447	Bushkill	PA	18324
Operations								
Technical Contact (IT)	MELISSA WYKLE	407-902-2643 X1117	mykle@exploriaresorts.com		25 Town Center Boulevard, Suite C, Clermont, FL 34714	Clermont	FL	34714
Reporting	Harry Van Sciver	508-428-3458	hvswhitebriar@aol.com	508-428-0607	Resorts Group, Inc. c/o WFC 575 Mystic Drive, Marstons Mills, MA 02648	Marstons Mills	MA	02648
Invoicing (Concord's Fees)	Dennis Rogers	570-588-6661, x2235	drogers@exploriaresorts.com		Exploria Resorts P.O. Box 447, Bushkill, PA 18324-0447	Bushkill	PA	18324
Accounting	Jeremy Eakin	352-432-2323, x9591	jeakin@exploriaresorts.com		25 Town Center Boulevard, Suite C, Clermont, FL 34714	Clermont	FL	34714
Banking Relationship	Dan Jurgiewich	602-346-7334	djurgiewich@westernalliancefc.com		Western Alliance Bancorporation, One East Washington Street, Suite 1400	Phoenix	AZ	85004
Customer Service	Dennis Rogers	570-588-6661, x2235	drogers@exploriaresorts.com		Exploria Resorts P.O. Box 447, Bushkill, PA 18324-0447	Bushkill	PA	18324
Collections	Dennis Rogers	570-588-6661, x2235	drogers@exploriaresorts.com		Exploria Resorts P.O. Box 447, Bushkill, PA 18324-0447	Bushkill	PA	18324
Maintenance								
Original Documents	Dennis Rogers	570-588-6661, x2235	drogers@exploriaresorts.com		Exploria Resorts P.O. Box 447, Bushkill, PA 18324-0447	Bushkill	PA	18324
Account Histories	Dennis Rogers	570-588-6661, x2235	drogers@exploriaresorts.com		Exploria Resorts P.O. Box 447, Bushkill, PA 18324-0447	Bushkill	PA	18324
Reservations	Dennis Rogers	570-588-6661, x2235	drogers@exploriaresorts.com		Exploria Resorts P.O. Box 447, Bushkill, PA 18324-0447	Bushkill	PA	18324
Legal/Compliance	Dennis Rogers (Copies To H. Van Sciver, Tom Casale & Mark Turner)	570-588-6661, x2235	drogers@exploriaresorts.com		Exploria Resorts P.O. Box 447, Bushkill, PA 18324-0447	Bushkill	PA	18324
Marketing								
Quality								

Risk	Dennis Rogers (Copies To H Van Sciver & Mark Turner)	570-588-6661, x2235	drogers@exploriaresorts.com		Exploria Resorts P.O. Box 447, Bushkill, PA 18324-0447	Bushkill	PA	18324
Fraud	Dennis Rogers (Copies To H Van Sciver & Mark Turner)	570-588-6661, x2235	drogers@exploriaresorts.com		Exploria Resorts P.O. Box 447, Bushkill, PA 18324-0447	Bushkill	PA	18324
Other (Copies of All Reporting)	Mark Turner	570-460-9745	mtturner@resortsgroup.com		Resorts Group, Inc. 819 Ann Street, Stroudsburg, PA 18324	Stroudsburg	PA	18360

PRIOR SERVICER

				Fax	Address	City	State	Zip
Primary Contact	Dennis Rogers	570-588-6661, x2235	drogers@exploriaresorts.com		Exploria Resorts P.O. Box 447	Bushkill	PA	18324
Operations Technical Contact (IT)	MELISSA WYKLE	407-902-2643 X1117	mykle@exploriaresorts.com		25 Town Center Boulevard, Suite C, Clermont, FL 34714	Clermont	FL	34714
Account Histories								

INVOICING

Are separate invoices or special segregations required for the billing of Concord's servicing fees?	No. Concord is sub-servicer for CRE Bushkill Group, LLC	
If yes - Please describe		

Within a few days after the end of each month, an invoice for servicing fees will be sent to you by first class mail.
If you wish to have this invoice sent by a different method, please indicate

Please check one

Overnight mail - 1-day delivery		
Overnight mail - 2-day delivery		
FAX number - same day as mail date		
Email (pdf file - please provide e-mail address)	jeakin@exploriaresorts.com	drogers@exploriaresorts.com
Other - please describe		

Native excel file, tab named

PORTFOLIO

CLIENT

		Notes
Client Name	Exploria Resorts - Bushkill Group	
Address	25 Town Center BLVD	
City/State/Zip	Clermont, FL 34711	
Phone		
FAX		
Website		
Email		
Overnight Mail Address		
Address		
City/State/Zip		

PROJECT

		Notes
Project Name	RGI PARTICIPATION PORTFOLIO CONVERSION	
Address	25 Town Center BLVD	
City/State/Zip	Clermont, FL 34711	
Phone		
FAX		
Website		
Email		
Overnight Mail Address		
Address		
City/State/Zip		
Type of Business		
Please describe the type(s) of products/services provided by your organization.		

Please Note: If you have more than 1 project, please provide details for each.

LENDER

		Notes
Lender Name	Western Alliance Bancorp	
Address	One East Washington Street, Suite 1400	
City/State/Zip	Phoenix, AZ 85004	
Phone		
FAX		
Email	djurgiewich@westernalliancerf.com	
Finance Arrangement	Please Check All That Apply	
Hypothecation or line of credit secured by your contracts.	<input checked="" type="checkbox"/>	
Purchase of contracts.		
Securitization.		
If a securitization, please indicate who is, or will be, doing the following:		
- Subservicer		
- Master servicer		

- Backup servicer	Not Securitization, But Equiant is Back-Up Servicer	Equiant will remain Back-up Servicer
Lender Approval		
The following items may require lender approval before any action can be taken on accounts by Concord (in accordance with agreements):		
Cancellations	No Lender Approval Needed	RGI approves, WAB reviews ex post facto.
Due Date Changes	No Lender Approval Needed	Ok within Month. NO EXTENSIONS
Interest Paid-To Date Changes	Lender Review Needed	RGI approves, WAB reviews ex post facto.
Balance Write-Offs	Lender Review Needed	RGI approves, WAB reviews ex post facto.
Non-Cash Payments	No Lender Approval Needed	
Payment Adjustments	No Lender Approval Needed	RGI approval needed
Lender Code Changes	N/A	
Certain Account Code Changes	No Lender Approval Needed	RGI approval needed
Payment Amount Changes	No Lender Approval Needed	RGI approval needed
Late Charge Amount Changes	No Lender Approval Needed	RGI approval needed
Interest Rate Changes	No Lender Approval Needed	RGI approval needed
Impound Amount Changes	N/A	
Term/Maturity Changes	No Lender Approval Needed	RGI approval needed
Assumptions	No Lender Approval Needed	RGI approval needed
Discounts	No Lender Approval Needed	RGI approval needed
Upgrades	Lender Review Needed	RGI approves, WAB reviews ex post facto.
Original Document Release	N/A	Equiant is Custodian, not Concord
Is there a pre-existing arrangement or blanket approval for any of these items?	Yes	Upgrades can be taken off ACH & Billing immediately, Closure requires RGI & WAB approval.
If yes - Please describe.		see above

Please Note: Please provide details for each lender. A lender pre-servicing questionnaire will be sent to all existing and new lenders to complete regarding their account.

REQUIRED DOCUMENTS

Please provide a conversion matrix including items such as project and lender codes, account status codes, transaction codes, and other applicable data

	Same as previous Conversion from CRE Bushkill	
Provide Concord with a sample copy of the purchase documents that a customer receives (to include Federal Truth-In-Lending Act Disclosure for U.S. clients).		
	Same as previous Conversion from CRE Bushkill	

Native excel file, tab named

CONVERSION

CONTRACT CONVERSION

		Notes
Will Concord be loading active accounts that are being serviced elsewhere?	AS-400/Fi-Serv at CRE Bushkill Group (subsidiary of Exploria)	
If yes - Please provide an example set of loan documents for Concord to review. If the loan docs vary, please provide one set of docs for each type of loan.	Dennis Rogers to Provide if needed	Same as previous Conversion from CRE Bushkill
Who is currently servicing - Client or Servicing Company ?	Client	
What is the last date the prior servicer will accept payments?	Conversion Effective 3-1-2019 but no Hard Cut-off for redirecting payments	
Is any portion of the client's/prior servicer's account number to be included in Concord's account number?	Yes	Same as previous Conversion from CRE Bushkill
If yes - Concord can incorporate a maximum of seven (7) of the prior servicer's numbers (no alpha characters) within its account number. If you wish to use all or a portion of the prior account number please describe how you would like it implemented.		Same as previous Conversion from CRE Bushkill

Please Note: The prior account number can also be stored as a Conversion ID, which can be displayed on some reports and used to access accounts in Interlink and myaccountinfo.com.

Will auto-debit information be loaded on Concord's system?	Yes	Same as previous Conversion from CRE Bushkill
If Yes - How will these accounts be identified prior to conversion?	"A" for ACH; "X" for Debit & Credit Card in the PMTH Field	
Will Concord be loading inactive accounts?	No	

Please Note: Inactive accounts are needed if Concord is to provide static pool reporting

Delinquency

In accordance with RESPA law, Concord will suspend late charge assessments for 60 days after the conversion. We will also suspend collection activity and late notice/delinquency letters for 10 days, and credit reporting for 60 days. Are these timeframes appropriate?	N/A. Concord is sub-servicer, CRE remains Servicer, so NO RESPA Letter, and NO FDCPA Notices. CRE Bushkill will continue to handle All Collections, consumer obligor Calls, Letters, Contact & etc.	
If not, please describe the hold periods for each.	No hold periods	
Are there any accounts subject to special payment arrangements at the time of conversion?	No (see Notes).	No Special Arrangements reflected in Loan Data. However, for certain accounts ad hoc Collection arrangements which will NOT affect Loan set-up are contained in Free Text/Comments

Pre-Servicing Questionnaire - Conversion of Existing Loans

If Yes - Please describe.		
Are there any accounts being converted for which partial payments have been applied to P&I and for which the next due date has not been advanced?	Yes	
If Yes - How will these accounts and amounts be identified prior to conversion?	Money in suspense/partial payments. Same as Concord	Same as previous Conversion from CRE Bushkill

Please Note:

Concord applies partial payments that are not intended as a principal reduction to a suspense field called Unapplied Cash. The funds will remain in UAC until the balance reaches the contractual amount remaining to pay P&I and advance the due date. If converting from an open invoice system where partial applications were made to interest or principal, please consider balancing and delinquency considerations.

Letters

Is a RESPA letter required?	No	Concord is Sub-Servicer for CRE. CRE remains the Servicer. All Collections & Customer Service still handled by CRE in Bushkill.
If yes - Describe the deadline for mailing.		
If yes - Will both Concord and Prior Servicer notices be combined in one letter?		
If yes - Will Concord or the Prior Servicer be mailing?		
Should Concord send a Hello letter to customers after the conversion? (sample letter available upon request)	No	
If yes - Should the letter contain a SurePay Solicitation Form or Remittance Coupon?		

History

Are pre-conversion transaction histories available?	Yes	Same as previous Conversion from CRE Bushkill
If yes - Will transactions be loaded on Concord's system?	Yes	Same as previous Conversion from CRE Bushkill
Are pre-conversion servicing/collections notes available?	Yes	Same as previous Conversion from CRE Bushkill
If yes - Will notes be loaded on Concord's system?	Yes	Same as previous Conversion from CRE Bushkill

Native excel file, tab named

SERVICING

SERVICES TO BE PROVIDED

	Please Check All That Apply	Notes
Billing/Payment Processing	√	
Interlink	√	For H Van Sciver & Mark Turner.
MyAccountInfo.com	√	
CAPS		
Qualify		
Customer Service		ALL Loan consumer Customer Service handled by CRE in Bushkill.
Delinquency Collections (Concord)		ALL Collections handled by CRE in Bushkill
Default Collections (Blackwell)		ALL Salvage & Default Recoveries handled by CRE in Bushkill.
C2 (Command & Control)	√	
Data Export/Import/Downloads	√	Weekly to RGI, (may become less frequent). Also Interlink
Custodial Service for Original Documents		Remains at Equiant.
Dock-IT		
Down Payment Processing		
Phoenix Reporting (Advanced Reporting)		
Other (please specify)	√	Weekly Back-Up Servicing to RGI and to Equiant

INTEREST CALCULATION

	Please Check All That Apply	Notes
Simple Interest (each payment pays 30 days of interest)		
- Based on a 360 or 365 day year?		
Daily Interest (each payment pays all interest due through payment date)	√	
- Based on a 360 or 365 day year?	365	
Revolving Interest		
Other (Please Describe)		
Adjustments Adjustable Rate Mortgages (ARM's adjustable each month)	n/a	
- If ARM please describe index and terms.		
Balloon Payment		

PAYMENT APPLICATION

	Set Order	Notes
Application Order Payments are applied to the following fields in Concord's system. Please indicate the order payments are to be applied		
- Principal	2	
- Interest	1	
- Impounds	N/A	No Loan Payments applied to Maintenance
- NSF Fees	4	
- Late Charges (Add charge types as necessary)	3	

- Other Fees	N/A	No Loan Payments applied to Maintenance
--------------	-----	---

Charge types (such as NSF fees) can be added here as separate and distinct members of the application order. Otherwise, each payment will pay one fee in the Please Note:

Due Date Advancement	Concord's system allows the next due date to be advanced one month if less than the full amount of the payment has been received (90% is standard). Will you accept less than the full payment amount? If yes - Describe the percentage/amount.	No	However, Due Dates may be adjusted Within the month at the discretion of Bushkill Collections
-----------------------------	--	----	---

PAYMENT IN FULL

Notes

	An account will not be set to paid-in-full status (an account code of P)if the principal balance, late charge balance, or unapplied cash balance are greater than zero. Will there ever be a scenario where an account should be P-coded with a balance? If yes - Please describe.	No	However, Bushkill Collections may code for write-off of Balances < \$25
Write off Limits	Typically, clients authorize automatic small balance write-offs when a customer overpays or underpays their payoff. Will you allow balance write-offs? (\$5.00 to \$25.00 is typical) If yes - Describe the overpaid limit. If yes - Describe the underpaid limit. Sub-limits can also be set for the maximum principal or late fee to waive. If this is required, please describe.	Yes \$24.99 \$24.99	Bushkill Collections may code for write-off of Balances between \$24.99 and (\$24.99)
Refunds	Will Concord be responsible for issuing refunds for accounts that have overpayments greater than the write-off limit? (There will be a separate charge for check refunds) If yes - Please describe refund process If no - Concord will typically M-code (see Account Codes tab) the accounts and notify client of the need for a refund. Is this process acceptable?	No Yes	
Fees	Are there any additional fees to be collected when the payoff is quoted? If yes - Describe what are the fees for (i.e. recording and reconveyance fees, pre-payment penalty, etc.). Are the fees the same amount for each account? If yes - What is the amount? If no - Please describe.	No	
Letters	Should a letter be automatically generated confirming that the account has been paid in full (sample letter available upon request)? If yes - How many days after payoff should it be mailed?	No	
Incentives	Do you offer interest discounts or other incentives to customers who pay in full within a specific timeframe (e.g. cash out option, etc.)?	Yes	Strictly handled at Bushkill Collections level, with authorization required by RGI & Western Alliance - Nothing at Concord Sub-Servicer level

If yes - Please describe.		
Equity is calculated by comparing the Sales Price to the Payoff Amount (includes Down Payment, etc., minus interest/fees owed). Do you require a custom equity calculation?		
If yes - Please specify.		

FEE ASSESSMENT

Notes

Return Items	Are late fees to be assessed?	Yes	Same as previous Conversion from CRE Bushkill
	If yes - How many days after the due date should the fee be assessed?	15 Days	Same as previous Conversion from CRE Bushkill
	The standard late fee process charges either a fixed amount, a percentage of the payment amount, or the greater/lesser of the two. Is a different (custom) calculation necessary?	TREE TOPS = Lesser of \$5.00 or 5% of Payment FAIRWAY = 4% of Payment	Same as previous Conversion from CRE Bushkill
	If not - Please describe the amount(s) and the calculation. (Fixed, Percent, Greater, Lesser)		
	Late charge assessments will not be assessed on any D-code (bankruptcy) accounts.		
	If accounts will be transferred to an outside collection company (T code), will late fees continue to be assessed?		
	Are customers to be assessed returned item fees?	Yes	Same as previous Conversion from CRE Bushkill
	If yes - What is the amount of the fee?	\$25	Same as previous Conversion from CRE Bushkill
	If a payment is returned, would you like a late fee assessed if the account was current and is now delinquent?	Yes	
Check Fees	Will a check fee be charged to customers when speaking to a representative?	N/A	ALL Collections & Customer Service handled by CRE in Bushkill
	If yes - What is the amount of the fee?		
	If yes - Can the fee be waived?		
	Will a check fee be charged to customers paying through the automated phone system (IVR)? (Only if Concord performs customer service)		
	If yes - What is the amount of the fee?		
	Will a check fee be charged to customers paying online?		
	If yes - What is the amount of the fee?		
The default check fee behavior involves printing a second check to be deposited separately.			
Please Note:			
Other Fees	Do you require the fee to be included in the payment, and therefore deposited into the same bank account?		
	If not - What bank account should the fees be deposited into?		
	Will impound fees be included in the minimum monthly payment amount, in addition to P&I?	No	
	If yes - Please describe the purpose of the fees.		
	If yes - Are the fees fixed or will they vary by account?		

Are there any other fees/charges to be assessed?		
If yes - Please describe.		

NEW SALES**Notes**

	Typically, Concord requires the client to sign off on new sale reports before we bring them live in our servicing system. Do you authorize Concord to bring accounts live without written approval?	Yes - New Accounts on this Portfolio will be Refinances Only . The Old Loan will be Closed before the Refinance is set up.	Keeps HOA account unless downgrade.
Letters	Is Concord to send out Hello/Introduction letters for all new accounts setup? (sample letter available upon request)	No	
	If yes - Will the letter contain the client's logo or Concord's? (letter setup fees applicable)		
	If yes - Should it include a temporary coupon slip or autopay solicitation form?		

BILLING**Notes**

	Will your customers receive monthly statements or an annual coupon book?	Statements	
	What is the name of the payee to appear on the statements/coupons?	Pocono Mountain Resorts by Exploria Resorts	
	If Concord is not providing customer service, what is the customer service name and phone number to appear on the statements/coupons?	Pocono Mountain Resorts by Exploria Resorts 1-800-222-1702	
Statements	How soon before the customer's due date should the statements be mailed? Concord typically sends statements 21 days prior to due date, is this acceptable?	Yes	
	What due date should be printed on the statement, the upcoming payment date (recommended)? Or, the actual next payment date (can be in the past for delinquent customers)?	Upcoming Payment Date	
	Do you need your logo included in the statement (setup fees applicable)?		
	Name 1 and name 2 can both be displayed in the statement. Are you interested in this option?	Yes	
	What message, if any, would you like to be printed on the statements?(i.e. reservations numbers, late charge information)		Include: Bushkill Toll Free#: 1-800-222-1702; The Concord webpaysite/url for Payments & MYACCOUNT.INFO
	Are statements to be sent each month on accounts that are paid ahead?	Yes	
	Statements will not be mailed on certain account status codes: (A, B, E, J, L, Q, T, V, W, X, Y) See account tab for further information. Do you require any modifications to this list?		Include: Bushkill Toll Free#: 1-800-222-1702; The Concord webpaysite/url for Payments & MYACCOUNT.INFO
	Concord currently sends paper statements but also has the option to create electronic statements. Are you interested in this option?		

Coupons	Typically, in January of each year Concord sends coupons through February of the following year. Coupons can be generated for the entire term of the loan provided it is two or three years. Is this an option you would like to explore?		
	A customized message may be provided on each coupon (limited to two lines of 56 characters each). Typically, these lines are used to describe impound/additional fees that are included in the monthly payment amount. Will you require a custom message?		
	If yes - Please specify.		

INTEREST REPORTING

		Notes
Is the interest paid considered mortgage interest? Y/N (mortgage interest of \$600 or more will be reported on form 1098 to the IRS in accordance with Federal law.)	On TreeTops Loans - NO. On Fairway Loans - YES.	Same as previous Conversion from CRE Bushkill
If yes :		
What is the owner's tax identification number?		Same as previous Conversion from CRE Bushkill
What is the name of the owner of the portfolio?		Same as previous Conversion from CRE Bushkill
What is the address?		Same as previous Conversion from CRE Bushkill
What is the customer service phone number?		Same as previous Conversion from CRE Bushkill
Send 1098 to accounts without Social Security #'s?		Same as previous Conversion from CRE Bushkill
Send 1098 to owners if paid over \$.01 and above OR \$600.00 and above?	\$600 and above	
Send 1098 to accounts with foreign addresses?		Same as previous Conversion from CRE Bushkill
If no:		
Send Annual Interest Statement (non-mortgage interest or for those accounts that do not receive 1098)?		
Is the prior servicer to send interest statements to customers and to report mortgage interest (if applicable) to the IRS?		Same as previous Conversion from CRE Bushkill
If no - how is this interest to be reported?		Same as previous Conversion from CRE Bushkill

CHANGES

Cancellation Concord will only cancel an account upon your written authorization. To ensure accuracy in Static Pool reporting, one of the following cancellation reasons must be specified with the cancellation request:	
1. CUSTOMER DEFAULTED	18. DEFAULT SETTLEMENT
2. ACCOUNT PAID OFF BY RESERVE	19. VOLUNTARY CANCEL
3. ACCOUNT PAID OFF BY DEVELOPER	20. RENAMES
4. ACCOUNT TRANSFERED TO NEW SERVICER	21. VOLUNTARY REPOSESSION
5. DEED IN LIEU OF FORECLOSURE	22. INVOLUNTARY REPOSESSION
6. DEVELOPER RELEASED ACCOUNT	23. ATTORNEY PROGRAM

7. CANCEL DUE TO BANKRUPTCY	24. SWITCH
8. SETUP IN ERROR	25. TERMINATIONS - CLEAR REPORTING
9. UPGRADED - NEW CONTRACT	26. DEFICIENCY BAL PGM - CLR REPORTING
10. DOWNGRADED - NEW CONTRACT	27. MGMT RELEASED - CLEAR REPORTING
11. REFINANCING	28. DEV RELEASED ACCT - CLEAR REPORTING
12. FIRST PMT DEFAULT	29. CLIENT RECALL - CLEAR REPORTING
13. DEATH	30. DOWN PAYMENT DEFAULT
14. FRAUD	31. DEFAULT ONLY-DELETE CREDIT REPORTING
15. SETTLEMENT	32. FORECLOSURE (CR W/ ZERO BAL)
16. CUSTOMER DEFAULTED VERBAL BK	33. FORECLOSURE COMPLETE
17. FORECLOSURE	34. DEED IN LIEU (CR W / ZERO BAL)
Should accounts be adjusted to a zero balance before they are cancelled (consider reporting ramifications)?	Same as previous Conversion from CRE Bushkill

Account Codes	Are there any other account codes requiring your written authorization before they are changed (see Account Codes tab)?	Yes	As provided by Dennis Rogers at CRE Bushkill
	If yes - Please specify.		

Addresses	Would you like to allow our automated process to correct/update addresses?		Presumably - Same as previous Conversion from CRE Bushkill. Need input from Dennis Rogers at Bushkill
	If yes - If necessary, you can set a number of days that must pass before a subsequent update is allowed.		
	When a bad address is flagged on an account, would you like to suppress the printing of statements and letters?		

CREDIT REPORTING

Notes

Is Concord going to facilitate credit reporting to Experian, TransUnion, and Equifax?	Yes	
If yes - What date should we begin reporting?		30 Days after Conversion is LIVE
If yes - What are your subscriber IDs?		
- Experian	Subscriber Code = 0952000 Company ID = 57445	
- Trans Union		
- Equifax		
If yes - Which accounts will be reported (all, delinquent, or default)?	All	
If you don't have your own subscriber number and you are interested in getting credentialed, please advise.		

PRIVACY NOTICES

Notes

Would you like Concord to assist in mailing Privacy Notices to your customers? If yes, please provide privacy notice for setup (setup fees applicable).		Presumably - Same as previous Conversion from CRE Bushkill. Need input from Dennis Rogers at Bushkill
If yes - How often will they be sent?		
If yes - Would you like to track responses?		

CUSTODIAL

Notes

	Are original loan documents to be held by Concord?	No	Equiant is custodian
	Are there any special instructions regarding the handling of these documents?		
	If yes - Please describe.		
	Will Concord be performing document validation/auditing?		
	If yes - Please describe.		
Documents	Please provide a list of all possible documents to be stored in our inventory system.		
	Please describe which of these documents are required and what action Concord should take if a file is received without them.		
	For each document, please specify which are expected to be received as an Original, Copy, or Certified Copy.		
Release	Concord typically releases the documents once a month around the 15th, when the account has been Cancelled, Upgraded, Rescinded, or 15 days has passed since it was Paid in Full. Is this acceptable?		
	If not - When will documents be released?		
	Please provide the name and address of the party who should receive the released documents.		
Custodial System	Concord can provide access to enter custodials in Interlink, allowing the client to enter and maintain their own document tracking. Are you interested in this service?		

DATA STORAGE

Notes

Descriptions

The following three description fields are available as searchable criteria in Interlink. They are usually static and populated at the time of setup, and can contain any type of alphanumeric data. If applicable, please describe the data each field will contain.		
For example: week, unit, first year of use		
Description 1	Reserved	As provided by Dennis Rogers at CRE Bushkill
Description 2	Reserved	As provided by Dennis Rogers at CRE Bushkill

Pre-Servicing Questionnaire - Servicing

Description 3	Reserved	As provided by Dennis Rogers at CRE Bushkill
Custom Data		
Concord's servicing system contains a comprehensive list of standard servicing related fields. In addition to the standard, any amount of peripheral loan or consumer related data can be stored in custom programmed fields and made available in Interlink. Do you require the storage of any non-standard data fields?		
If yes - Please list the applicable fields.	Reserved	As provided by Dennis Rogers at CRE Bushkill
Should any of these fields be editable through Interlink?		
If yes - Please list the applicable fields.		
Will you require any of these fields to be made available in a periodic data export/download?		
If yes - Please list the applicable fields.		

Native excel file, tab named

ACCOUNT ACCESS

Pre-Servicing Questionnaire - Account Access

MYACCOUNTINFO.COM

		Notes
Will your customers be utilizing MyAccountInfo.com?	Yes	
Will you require your own logo on the site?	Yes	As provided by Dennis Rogers at CRE Bushkill
Will you require theming on the site? (Please Note: Setup fees may apply and setup time of 8 or more weeks for design and deploy should be considered)	Presumably Yes - CRE TO DESIGNATE	As provided by Dennis Rogers at CRE Bushkill
Will the customers login with Concord's account number or an alternate ID?	Yes	Same as previous Conversion from CRE Bushkill
If yes - The ID should be provided in conversion/new sale files. Please describe the ID and its source. Setup of custom URL will be required.		Same as previous Conversion from CRE Bushkill
Should any account codes (see Account Codes tab) restrict access to the site?	Yes	Same as previous Conversion from CRE Bushkill
If yes - Please specify.		Bankrupcies. Possibly other Codes as per previous Conversion
Should account delinquency restrict access to the site?		
If yes - Please specify days.		
If the client is providing customer service, Concord can help facilitate a seamless transition between your website and MyAccountInfo.com. Is this a service you are interested in?		Same as previous Conversion from CRE Bushkill
Permissions		
Are customers allowed to change their own address?	No	Prompt to Call Bushkill Collections & Custome Service.
Should they have access to payoff quotes?	Yes	
Should they be able to make payments online?	Yes	
Should customers be allowed to setup automatic payments?	Yes	
If yes - Will customers be allowed to change the draft day from their due date?	Yes	Only within the Month Due.
If yes - Should there be a delinquency days restriction on when the borrowers can setup autopay?	Yes	Cannot set autopay beyond 30 days from set-up date.
If yes - Would you like to display a message to accounts not setup on autopay? If so, please describe the message, applicable account codes, and how many days between offers.	Yes	Same as previous Conversion from CRE Bushkill
If yes - Will you allow customers to cancel autopay?	No	

Pre-Servicing Questionnaire - Account Access

Do you want to allow the customers to opt in for the e-statements?	No	Prompt to Call Bushkill Collections & Customer Service at 1-800-222-1702
Are customers allowed to setup payment plans online?	No	
If applicable, is the consumer allowed to pay online using any kind of reward program (resort credits, resort dollars, etc.)?	No	
Do you want your customers to pay multiple owner related accounts from the same screen?	Yes- Limited	Multiple Loans, But Not Maintenance Fes from same Screen. Loan Payments always take priority.

CLIENT PERFORMING CUSTOMER SERVICE ON INTERLINK

		Notes
Will you be utilizing Interlink to access your accounts, or perform customer service?	Yes	Same as previous Conversion from CRE Bushkill, and CRE Bushkill will need access to to Exploria Maintenance Fees for these RGI/CRE Loans.
How many concurrent users will you need on Interlink?	Approximately 14	2 in Exploria Accounting, 1 at WAB, 2 at RGI (H Van Sciver & M. Turner), plus All Bushkill Collections personnel
Concord can provide users the ability to process certain transactions through Interlink, such as fee assessments, late charge waivers, non-cash payments, and account code changes. Is this an option you are interested in (lender considerations apply where applicable)?	YES	BY AUTHORITY. MODEL AS EXPLORIA OFFICE.
Would you like the ability to setup/modify surepay/credit card information?	Yes	Same as previous Conversion from CRE Bushkill

Please Note: Using Interlink to make changes such as these will require additional setup and training.

Letters

Will Interlink be used to generate on-demand customer letters?	Yes	As determined by Dennis Rogers at CRE Bushkill
If yes - Below is a list of standard letters. Samples are available upon request. Additional letters can also be created. If necessary please provide verbiage/samples. Letter setup fees are applicable.		
Check by Phone Post Dated Confirmation Letter		
Check by Phone Receipt Letter		

Pre-Servicing Questionnaire - Account Access

Check by Phone Receipt Letter (with ACH Solicitation)		
Credit Card Decline Letter		
Credit Card 30 day Expiration Letter		
Credit Card 15 day Expiration Letter		
Credit Card Expired Letter		
Hello Letter – ACH/SurePay		
Hello Letter – Coupons/Statements		
Hello Letter – Credit Cards		
Paid In Full Confirmation Letter		
Payment History Cover Letter		
Payoff Quote Letter		
Remaining Balance to Pay In Full Letter		
Remove from Monthly ACH/SurePay Letter		
Remove from Monthly Credit Card Letter		
Returned ACH/SurePay Letter		
Returned Check Letter		
Solicitation for Monthly ACH/SurePay Letter		
Solicitation for Monthly Credit Card Letter		
Welcome to Monthly ACH/SurePay Letter		
Welcome to Monthly Credit Card Letter		

Printing

Interlink can be setup to print letters and reports directly to a client's printer. Multiple printers can be specified. Is this a service you are interested in?	Yes	
If yes - Please provide the names of the applicable printers on your network.(WAN IP from Firewall and a point of contact to get the VPN Tunnel setup)		

Native excel file, tab named

AUTOPAY

Pre-Servicing Questionnaire - Automatic Payments

ACH

	Status	Notes
Will you accept recurring ACH (SurePay) payments?	Yes	
Should recurring ACH payments be drafted if the Next Payment Due Date is in the future?	Yes	
Should a letter be sent to the consumer upon setup of Automatic Payments (sample letter available upon request)?	YES	
Rejects		
In the event of a SurePay return, will the surepay be drafted again?	Yes	
If yes - The standard multi-debit setup for surepay is to re-try 2 times. Is this acceptable? Otherwise, please describe.	Yes	
Will a customer be removed from SurePay due to return items?	No	Handled at Bushkill level, but removal after 3 consecutive rejects is the policy at Bushkill level.
If yes - When? (The standard is after 3 consecutive returns.)		
If yes - Should a coupon/statement be ordered immediately upon removal?		
If yes - Will a letter be sent to the customer notifying them of the change?		
Incentive		
Is the customer given any incentive for making payments via SurePay? (An interest rate discount is most common.)	Yes	
If yes - Please describe the incentive.		Lower Payment & Interest Rate - Stricly Handled at Bushkill level
Will the incentive affect the payment amount when the customer goes on or off SurePay?	Yes	Payment & Interest Rate changes handled Only at Bushkill level
If yes - Please describe this change in payment.		
Does the customer get the incentive multiple times if they go on/off SurePay?	Yes	Payment & Interest Rate changes handled Only at Bushkill level
If yes - Is there a limit to the number of times an account can be removed from surepay before the incentive is revoked?	No	

CREDIT CARDS

	Status	Notes
Will Concord be charging credit card payments?	Yes	Same as previous Conversion from CRE Bushkill
Will any credit cards be charged at the client's office, rather than through Concord?	Yes	As provided by Dennis Rogers at CRE Bushkill

Pre-Servicing Questionnaire - Automatic Payments

Please provide the merchant account number and the name of your merchant provider/processor. Instant authorization will be required if using the client's merchant account.		As provided by Dennis Rogers at CRE Bushkill
---	--	--

Please Note: If multiple bank accounts are utilized, a separate merchant account is required for each.

Instant authorization will be used to hold the funds	Yes	
If yes - Would you like the ability to override the instant authorization on certain transactions?	Yes	CRE Bushkill can override
Would you like to set a maximum amount that can be drafted in a given period?	No	
If yes - Please describe the amount and days.		
Would you like to restrict credit cards until accounts are delinquent?	No	
If yes - How many days?		
Should a letter be sent to the customer upon setup of recurring credit card payments (sample letter available upon request)?	No	All Letters handled by CRE Bushkill, or as designated for Concord by CRE Bushkill
Concord will roll credit card expiration date 2 years. Is this acceptable?	Yes	Same as previous Conversion from CRE Bushkill
If no - Please describe the process		

Decline

In the event of a recurring credit card decline, should the card be drafted again?	Yes	
If yes - The standard multi-debit setup is for the card to be declined 3 times. Is this acceptable? Otherwise, please describe.	Yes	Unless overridden by CRE Bushkill
Should one time card payments (non recurring) also be set to retry?	Yes	Same as previous Conversion from CRE Bushkill
If yes - Should retries on one time card payments be stopped if the Next Payment Due Date is in the future?	No	
Will a customer be removed from credit card payments due to declines?	No	Handled at Bushkill level
If yes - When? (The standard is after 3 consecutive declines.)		
If yes - Should a coupon/statement be ordered immediately upon removal?		
If yes - Will a letter be sent to the customer notifying them of the change?		
If there is a charge back on a recurring credit card payment, would you like Concord to remove the account from the program?	No	Handled at Bushkill level
Would you like to enable the option to allow for a backup card to cover declines?	Yes	Same as previous Conversion from CRE Bushkill

Incentive

Is the customer given any incentive for making payments via credit card? (An interest rate discount is most common.)	Yes	
--	-----	--

Pre-Servicing Questionnaire - Automatic Payments

If yes - Please describe the incentive.		Lower Payment & Interest Rate - Strictly Handled at CRE Bushkill level, as per the terms of each respective Obligor's Contract.
Will the incentive affect the payment amount when the customer goes on or off credit card payments?	Yes	Lower Payment & Interest Rate - Strictly Handled at CRE Bushkill level, as per the terms of each respective Obligor's Contract.
If yes - Please describe this change in payment.		
Does the customer get the incentive multiple times if they go on/off credit cards?	Yes	Lower Payment & Interest Rate - Strictly Handled at CRE Bushkill level, as per the terms of each respective Obligor's Contract.
If yes - Is there a limit to the number of times an account can be removed from recurring drafts before the incentive is revoked?	No	
Fees		
Will there be a fee for processing credit cards by phone?	No	
If yes - What is the amount of the fee?		
Will a credit card fee be charged for customers paying online?	No	
If yes - What is the amount of the fee?		

Native excel file, tab named

COLLECTIONS BY CLIENT

Pre-Servicing Questionnaire - Client Collections

COLLECTIONS BY CLIENT

		Status	Notes
	C2 Command & Control is our advanced collections management software, granting collection managers complete and constant control over the accounts worked, by whom, and much more. Your representatives can access these workloads via Interlink		All Collections, Customer Service and individualized contact with Customers, via phone/letter/email/text and etc. - to be handled by Bushkill. Concord will not be involved in Collections except software support. No FDCPA Notices, No RESPA Letters.
	Will your representatives be utilizing Interlink to perform collections in-house?	Yes	Same as previous Conversion from CRE Bushkill - Bushkill Collectors will need to see Exploria Maintenance Fees as well as the RGI/CRE Loan.
	To assist us with the initial setup, please describe the breakdown of portfolios (or tranches) that your collections manager will manage from C2. This can be as specific as the lender relationship or as broad as the developer:		
Tranches	Portfolio #1	Pending	To be determined by Dennis Rogers at CRE Bushkill
	Portfolio #2	Pending	To be determined by Dennis Rogers at CRE Bushkill
	Portfolio #3	Pending	To be determined by Dennis Rogers at CRE Bushkill
	Portfolio #4	Pending	To be determined by Dennis Rogers at CRE Bushkill
	Portfolio #5	Pending	To be determined by Dennis Rogers at CRE Bushkill
	An important part of the C2 setup is establishing the different statuses (or tiers) that relate to your collection process/strategy. Please briefly describe the collections statuses specific to your collections process (i.e. Uncollectable, delinquency, etc.)	Optional	At the discretion of Dennis Rogers/Bushkill
Tiers	Status (Tier) #1		
	Status (Tier) #2		
	Status (Tier) #3		
	Status (Tier) #4		
	Status (Tier) #5		
	Status (Tier) #6		

Pre-Servicing Questionnaire - Client Collections

	Status (Tier) #7			
	Status (Tier) #8			
	Status (Tier) #9			
Re-Work Tiers	Are there any processes handled by an Admin or Collection Representative that are a result of the collections process? (i.e. Bankruptcy Follow-Up, Skip Trace, etc.)		N/A	Bushkill Collections will track independently of Concord
	Rework Status #1			
	Rework Status #2			
Teams	Teams consist of one or many collectors that the manager can assign via C2 Command & Control to the workloads. Please identify the various collections teams needed for the initial setup (i.e, User1, User2, etc.):		Optional	At the discretion of Dennis Rogers/Bushkill
	Team #1			
	Team #2			
	Team #3			
	Team #4			
	Team #5			
Collector Stats	Do each of the teams listed above require their own reporting or can their statistics be included in the same report?		Optional	At the discretion of Dennis Rogers/Bushkill
	Please list the users who should have access to the collector statistics reporting available in Interlink & C2:			At the discretion of Dennis Rogers/Bushkill
Admin	Should these users also have access to manage C2 Command & Control?			At the discretion of Dennis Rogers/Bushkill
	Please list any additional users that require access to C2 Command & Control			At the discretion of Dennis Rogers/Bushkill
Workload	What sort criteria should be used to order the accounts included in the daily workload? This can vary from balance due to timezone, to idle days to random sequence, etc.		Done at Bushkill	We don't want criteria automated - to be handled at custom discretion by Bushkill.
Resolutions	The resolutions below are available in C2 Command & Control for monitoring collection activity. Each resolution requires a minimum, maximum and default # of days between efforts that can be set by your representatives after each attempt made in Interlink:		Optional	At the discretion of Dennis Rogers/Bushkill
		<u>Min</u>	<u>Max</u>	<u>Default</u>
	Busy/No Answer	No	No	At the discretion of Dennis Rogers/Bushkill

Pre-Servicing Questionnaire - Client Collections

Letters

Left Message	No	No	At the discretion of Dennis Rogers/Bushkill
Received Payment Promise from Customer	No	No	At the discretion of Dennis Rogers/Bushkill
Spoke with Customer, No Payment Promise	No	No	At the discretion of Dennis Rogers/Bushkill
Account in Special Review	No	No	At the discretion of Dennis Rogers/Bushkill
Cycle Complete	No	No	At the discretion of Dennis Rogers/Bushkill
Not Called	No	No	At the discretion of Dennis Rogers/Bushkill
Will you require Concord to automatically generate collection letters?	No		
If yes - Please provide the form letters and describe when they will be mailed.			

Native excel file, tab named

CONCORD CONTACT CENTER

Pre-Servicing Questionnaire - Contact Center

CONTACT CENTER

Customer Service:	Concord Handling Customer Service	No	Yes	Notes
		√		All Collections, Customer Service and individualized contact with Customers, via phone/letter/email/text and etc. - to be handled by Bushkill. Concord will not be involved in Collections except software support. No FDCPA Notices, No RESPA Letters.
	Will Concord be handling your customer interactions?			
	If so, will the calls be private label?			
	Can late fees be waived as a courtesy to the customer with reasonable conditions?			
	If yes - Is there a limit to the amount that can be waived?			
	Can check by phone fees (if applicable) be waived as a courtesy to the customer with reasonable conditions?			
	Please describe what documents a customer will receive after paying off.			
	Approximately how long after the account is paid in full does it take for the customer to receive these documents?			
	Provided an account is current, can the due date be changed within the same month to accommodate a customer's request?			
	If yes - Will you require that customers pay the days of interest in between the dates (on simple interest loans)?			

Early Collections:	Concord Handling Early Collections	No	Yes	Notes
	Collection Efforts Begin Date: _____	√		
	Collection Efforts End Date: _____	√		
	Collection Plan (Days Between Efforts): _____	√		
	Collections are typically not performed on the following account codes: D, E, J, K, L, Q, T, V, W, Y, and Z. Are there any additional codes that should stop collection activity (see Account Codes tab)?			
	On which delinquent days should collection efforts be made? For instance: 30, 45, 60, 75, 90, 105, 120, 135, 150, 165, 180			
	After Concord has completed all collection cycles the account code is usually set to Z, to indicate that no further collection efforts are being made. Is this appropriate?			
	Collection activity can be driven by many different fields and values. Are there any special considerations that should be made to collect on groups of accounts sharing a common value, other than delinquency?			
	Any unique codes or special handling Concord should be aware of?			
	Does the portfolio have one due date or many due dates?			
	Can a customer's due date be changed/updated upon request?			

Pre-Servicing Questionnaire - Contact Center

When requesting information from you regarding a delinquent account, how long before Concord should expect a reply?			
Can late fees be waived as a collection tool?			
If yes - Is there a limit to the amount that can be waived?			
Are there collection tools Concord can offer to obtain payment?			
Will collectors make any of the following payment arrangements?			
Payment Plan			
If yes - Will a fee be charged for this?			
If yes - Should borrowers be allowed to setup a payment plan online?			
If yes - Will there be any restrictions on number of payments or their frequency?			
Extensions/Deferments			
Please provide guidelines for each arrangement.			
If it becomes necessary to temporarily stop collection activity, a hold flag can be placed to stop calls, late charges, and/or reminder notices. Will you allow accounts to be placed on these CLN holds?			
If yes - The default maximum hold is for 60 days. Should we specify a default and/or maximum number of days?			
Reminder Notices/Collection Letters desired during collection plan?			
If so, describe the number/frequency or trigger days for these letters.			
Please Note: Bushkill will handle ALL Collections, from Bushkill, PA. They will use C2 and Interlink.			

Blackwell Recovery: Blackwell Recovery handling Default Collections

	No	Yes	Notes
Will Blackwell submit credit reporting on accounts placed with our agency?			
Our standard reporting structure includes monthly payment and executive summary reports. Do you have any unique reporting needs outside of this structure?			
At what delinquency are accounts eligible for placement with Blackwell?			
Is there a balance threshold that would prevent an account from placement with Blackwell?			
Blackwell is capable of implementing an automated placement process to capture the newly eligible accounts. Are you interested in utilizing this type of process?			
Blackwell is capable of implementing an automated process to remove accounts after certain number of days placed. Are you interested in utilizing this type of process?			
Blackwell has a questionnaire that contains the remaining items specific to our placement process. Please provide a date and best contact to discuss the remaining items			

Native excel file, tab named

REPORTING

Pre-Servicing Questionnaire - Reporting

ACCOUNTING PERIOD**Notes**

Please Note: Concord's standard accounting/reporting period follows the calendar month. Reports will be generated as-of the last day of the month, even if it falls on a non-business day.

Do you require a mid-month cutoff?	No	
If yes - Please describe the necessity for the adjustment.		
If yes - On which day of the month should the cutoff be executed?		

MONTH-END REPORTS

*Please Note: Below is a list of reports in the standard month-end package. Additional reports can be included as necessary. Those marked with a * are not included in secondary lender packages. Concord's Report Viewer program is required to view these reports. To acquire the program visit www.concordservicing.com.*

Summary of Monthly Transactions	Yes	
Detail of Cash	Yes	
Detail of Non-Cash	Yes	
New Sales	Yes	
Cancellations/Rescissions/Upgrades	Yes	
Lender Change	N/A	
Paid in Full	Yes	
Reinstatement	N/A	
Refinance	Yes	
Assumptions	Yes	
Trial Balance	Yes	
Detail Delinquency	Yes	
Summary Delinquency	Yes	
Bank Balancing	Yes	
*Developer Notes	Yes	
*Alpha Listing	Yes	
*Invalid Phone Numbers	Yes	
*W Code Report	N/A	

Additional Reports

Do you require any additional reports to be included in your monthly report package?	Optional	At the discretion of Dennis Rogers/Bushkill
If yes - Please specify.		

Delinquency Thresholds

Pre-Servicing Questionnaire - Reporting

The standard delinquency ranges are 16-30, 31-60, 61-90, and 91+. Four ranges is the standard, however some optional reports can handle up to 6 ranges. Do you require different thresholds?	Yes	
If yes - Please specify.	Two more: 121 - 180, and 180+	
Delivery Method		
Email is the normal delivery method for these reports.		
Please provide the applicable email addresses.	hvswhitebriar@aol.com; hvansciver@resortsgroup.com; mturner@resortsgroup.com; drogers@exploriaresorts.com; dJurgiewich@westernalliance.com; jeakin@exploriaresorts.com	

OTHER REPORTING OPTIONS

	Notes
Phoenix reports allow for dynamic, interactive reporting. Are you interested in utilizing our Advanced Reporting suite? Below is a list of some of the Advanced Reports we currently have available in Interlink portal. These reports allow the user to schedule and customize each report as well as export into pdf, excel, word, etc.	
Roll Rate Trend Analysis	Yes
Roll Rate Daily Trend Analysis	Yes
Summary of Monthly transaction Activity	Yes
Summary Delinquency	Yes
Monthly Transaction Activity (Cash)	Yes
Monthly Transaction Activity (Non-Cash)	Yes
Detail Delinquency	Yes
Delinquency Daily Trend	Yes
Will you require any other special/custom reporting, such as Static Pool?	Not at this time
If yes - Please specify the report, frequency, recipient, and delivery method.	
Do you require accounts to be flagged as charged-off after a set number of days delinquent?	No
Downloads	
Concord can generate text file "downloads" of information that you can convert into a separate program or system, such as Excel. Will you require any information downloads? (See agreement for pricing)	

Pre-Servicing Questionnaire - Reporting

If yes - Please provide a list of the required fields.	Same Fields as presently provided by Bushkill in Excel - Dennis Rogers can provide copy of the Loan Files included in the '.tar download"	.tar file sample attached
If yes - When should the file(s) be generated?	Weekly	
If yes - How will the files be delivered? (Email or File Transfer)	Email	
File Transfer		
A file transfer site can be setup to transfer files manually through Interlink. Would you like this capability?	Yes	
Additionally, a Secure FTP site can be setup to transfer files manually or automatically. Would you like to setup this functionality?	No	
If yes - Connections are only allowed from trusted networks. Please provide your Static IP Address.		

Native excel file, tab named

API – SYSTEM INTEGRATION

Pre-Servicing Questionnaire -API System Integration

Interlink API

Please Note: Concord's Interlink API allows you to integrate your application with Concord's Interlink and My AccountInfo products. Please check what options you would like to integrate.
We checked (✓) only those which we think apply to RGI.

Admin

✓ (for RGI); Bushkill can request additional functionality/interface)	GetConcordId	Call GetConcordId to convert an external client's id into a Concord-specific id.
✓ (for RGI); Bushkill can request additional functionality/interface)	GetSessionToken	Call GetSessionToken to obtain a new session token that can be used to pre-authenticate. Using this token with Interlink and MyAccountInfo will allow your logic to skip the login process for these applications
✓ (for RGI); Bushkill can request additional functionality/interface)	Login	Call Login to obtain a new dsLogin dataset. In this dataset there is a session token. This session token should be stored and passed to all subsequent methods. Note: If the result returns an error, we return the ErrorMsg string with the error
✓ (for RGI); Bushkill can request additional functionality/interface)	LoginToken	Call LoginToken to validate that the session token is still active. If its not active, this method will get a new token.
✓ (for RGI); Bushkill can request additional functionality/interface)	Search	Call Search to obtain a new dsSearch dataset. Although there are no required fields, We strongly recommend that you gather as much data as possible to optimize the query. The results will be list of obligations that match any of the criteria passed.
✓ (for RGI); Bushkill can request additional functionality/interface)	SearchByPhone	Call SearchByPhone to obtain a new PhoneNumberSearchResults dataset. A token and phone number are required. In addition, the phone number passed to this method must be at least 7 digits.
✓ (for RGI); Bushkill can request additional functionality/interface)	SearchExtended	Call Search to obtain a new dsSearch dataset. Although there are no required fields, We strongly recommend that you gather as much data as possible to optimize the query. The results will be list of obligations that match any of the criteria passed. Search extended adds the ability to query on an account list.
✓ (for RGI); Bushkill can request additional functionality/interface)	WebAISToken	Call WebAISToken to get a valid token for a single obligation. Note: If the result returns an error, we return the ErrorMsg string with the error.

Account

	CheckPayment	Call CheckPayment to process a payment via CFX(CheckFax). This action creates a deposit record on the obligation and returns a Success value of true or false. If Success is true, a confirmation number will be returned in the MessageText field. If false, an error message will be returned in the MessageText field.
	CheckPaymentExtended	Call CheckPayment Extended to process a payment via CFX(CheckFax). This action creates a deposit record on the obligation and returns a GoodPayment value of true or false. If GoodPayment is true, a confirmation number will be returned in the ConfirmID field. If false, an error message will be returned in the ErrorMessage field. The extended version exposes a new field called ConfirmText. On a successful payment, this field will return a message describing the name that the transaction will appear on the customers bank statement
	CreditCardPayment	Call CreditCardPayment to process and payment via creditcard. This action creates a deposit record on the obligation and returns a Success value of true or false. If Success is true, a confirmation number will be returned in the MessageText field. If false, an error message will be returned in the MessageText field.
	CreditCardPaymentExtended	Call CreditCardPaymentExtended to process and payment via creditcard. This action creates a deposit record on the obligation and returns a GoodPayment value of true or false. If GoodPayment is true, a confirmation number will be returned in the ConfirmID field. If false, an error message will be returned in the ErrorMessage field. The extended version exposes a new field called ConfirmText. On a successful payment, this field will return a message describing the name that the transaction will appear on the customers credit card statement
	ExternalPayment	Enters external payments into Concord systems

Pre-Servicing Questionnaire -API System Integration

√ (for RGI); Bushkill can request additional functionality/interface)	GetActivity	Call GetActivity to get a set of all transactions and notes on an obligation.
	GetContractInfo	Call GetContractInfo to get a set of all details associated to an account (including all alerts and flags). This action returns a row for each obligation associated to a customer.
√ (for RGI); Bushkill can request additional functionality/interface)	GetObligations	Gets a detailed list of all accounts associated with a specified owner
√ (for RGI); Bushkill can request additional functionality/interface)	GetPendingPayments	Gets a detailed list of all pending payments for accounts associated with a specified contract
√ (for RGI); Bushkill can request additional functionality/interface)	GetTransactionDetail	Call GetTransactionDetail to get detailed view of a specific transaction. The TransactionID can be obtained from the dsActivity dataset via the GetActivity method below. The value would be located in the Row_ID field for rows with a RowType of "T". This action returns a TransactionMaster set and a TransactionDetails set that breaks out the items in a transaction
	GetTransTypes	Call GetTransTypes to get a set of available transaction types for an obligation. This action would be called prior to "PostCharge". This action return a list of transaction types and charge types that are set up for the client.
√ (for RGI); Bushkill can request additional functionality/interface)	PayoffQuote	Call PayoffQuote to retrieve a quote on an account. This returns a set for each obligation on the account and a set with a total of all obligations on the account.
	ResolveAccount	Call ResolveAccount to add a resolution to an obligation. Valid R-codes are required. This method automatically stamps a note on the obligation with the details on the resolution.
	UpdateAddress	Call UpdateAddress to update the contact information on an obligation. This action stamps a note on the obligation with the details of the transaction. UpdateAddress2 provides the ability to update more phone numbers such as cell and fax.
	UpdateAddress2	Call UpdateAddress2 to update the contact information on an obligation. This action stamps a note on the obligation with the details of the transaction.
	UpdateAddressBasic	Call UpdateAddressBasic to update of small set of contact information fields on an obligation. This action stamps a note on the obligation with the details of the transaction. ** PLEASE NOTE ** that sending a null or empty string for a parameter value will remove any data that is currently in that field.
	Autopay	
	AutopayView	Call view to get a dataset (dsAutoPay) of all autopay records for a given account.
	BankDraftAdd	Calling Bank Draft Add, adds a recurring bank draft (ACH) automatic payment record.
	BankDraftUpdate	Calling Bank Draft Update, updates a recurring bank draft (ACH) automatic payment record given an account number and autopay rowid.
	CreditCardAdd	Calling CreditCard Add, adds a recurring credit card automatic payment record.
	CreditCardUpdate	Calling CreditCard Update, will update the automatic payment record given an account number and autopay rowid.
My Account Info		
	My AccountInfo Remove authentication	This allows for customers to be able to access the Concord MyAccount Info portal from within a client website.

Native excel file, tab named

USER ROLES

Pre-Servicing Questionnaire - User Roles

**INTERLINK USER ROLE DEFINITIONS**

Listed below are standard categories for User setups. Each category is highlighted and includes a list of the assigned functions underneath. The category titled "Basic," is included automatically with all User setups. Users often are assigned more than one role. A function can also appear in multiple roles

RGI (all)	BASIC Add Ticklers Fee Breakout Hyperlink View Activity View Account Alerts Details View Contract Header Refresh Link View custom fields User Profile Help Basic Search Advanced Search View Ticklers Transaction Detail Page Open WebAis on account View Consumer's Time Zone	RGI	CUSTOMER SERVICE Consumer Account History Internal Account History Quick Search Order Auto Letter Delete Autopay Autopay Page Payment Calculator Related Contracts Resolve Account Summary Page User Profile Waive Late Charges Order Coupons Order Statement Access to Privacy Settings Resolution Panel Print Statement Phoenix Menus# Set Flags: <ul style="list-style-type: none"> Collection Hold Flag Credit Reporting Hold Flag Late Charge Hold Flag Late Notice Hold Flag Verbal Dispute Flag
RGI	INTERMEDIATE Print a Consumer Account History Quick Search Related contracts Order coupon		
RGI (all)	ADVANCED Add Notes Types General (G), Inquiry (I), Permanent (P), and Special Application Note (SAN).		

Pre-Servicing Questionnaire - User Roles

Set Special Application Rule

Change Address

More Addresses

Make Payments

Payoff Quote

Resolve Accounts

Account Summary Page

Edit Custom Fields

Edit Notes

Order Statement

Resolution Panel

Search Phoenix Account List

Upgrade Info Page

Edit Custom Fields

RGI

COLLECTIONS

Access Consoles

Bankruptcy Page

Skip Trace Page

Summary Page

Resolution Panel

Resolution Macros

ANI number (Automatic number identification)

Quick search

Related accounts

User profile

Statement

Payment plan #

REPORTS

Order CSS Reports

Utilize Account Lists

OPTIONAL FEATURES

(These need to be Set by a Director of Operations)

Autoletter Night Run

Setup Recurring ACH

Setup Recurring Autopay Only

Setup Recurring Credit Cards Only

Autopay Edit/Delete

Autopay Show Refund List

Collector Stats (Needs a Work Order)

Collector Status with Advanced Options

Accurint Skip Trace

File Transfer

Change Account Codes (Needs a Work Order)

Ticklers - Delete All

Transactions (Needs a Work Order)

Phoenix Reports

Admin *

View Sensitive Info - SSN *

View Sensitive Info - Banking & CC *

e-Statements

DPL Page

Down Payments (needs work order)

Loan Documents

Set-flag Autopay Statement Opt-in

Other _____

* (signed authorization form required)

Needs an additional permission set by a Director of Operations

Native excel file, tab named

ACCOUNT CODES

Pre-Servicing Questionnaire - Account Code Definitions

Account Codes	Definitions
A	Accounts that are being paid by ACH/Surepay Debit
B	Accounts that are on bank card debit or credit card payment
C	Accounts that are canceled
D	Accounts for which Concord has received notice of bankruptcy; active on Concord Servicing Corporation system
E	Accounts that are on bank card debit or credit card payment, and the payment is being charged by the client
H	Accounts that are on "hold" for various reasons
J	Accounts that are in the process of being "rescinded"
K	Accounts for which we have obtained verbal notice of "bankruptcy"
L	Accounts that are in "legal" status and are expected to be canceled, and for which collections are not being performed. Reasons include forfeitures, foreclosures, and certain upgrades (in process).
M	Accounts on "management hold" on stop file for payments to be rejected to Concord by lockbox
N	Accounts that are being paid by check or money order and with a payment coupon
P	Accounts that are "paid in full"
Q	Same as an "N" code, except no coupons will be generated for these accounts
R	Rescission
S	Accounts that are on "soft hold" For ex: special payment arrangement
T	Accounts that have been transferred to a collection agency or another servicer
U	Upgrade account
V	Pending upgrade
W	Dispute of debt
X	Accounts that are on Surepay/Automatic Debt but are on "hold" for various reason
Y	Accounts for which no further collections are being performed at the written request of the customer

Pre-Servicing Questionnaire - Account Code Definitions

Account Codes	Definitions
Z	Accounts for which no further collections are generally being performed according to the terms of Concord agreement with its developer/clients.

Native excel file, tab named

TRANSACTION CODES

Pre-Servicing Questionnaire - Transaction Codes

Transaction Codes	Definition	Appears on Following Report(s)
ACB	Credit Card Charge-Back – American Express	Cash Bank Balancing
ADC	Special Cash Adjustment	Cash (not in Bank Balancing)
ADJ	Miscellaneous Adjustment	Non-Cash
ADV	Advance	Non-Cash
ALP	Applied from Loan Proceeds	Non-Cash
ARM	Rate Change to Adjustable Rate Contract	Loan History
ASB	Replace Primary Co-owner Name (in bankruptcy) with Secondary Co-owner Name on	Loan History
ASM	Assumption	Assumption
B##	Annual Maintenance Billing – ## represents the last two digits of the bill year	Billing
BOB	Type of Non-Cash Payment (deposited with Bank of Boston)	Non-Cash
CAN	Cancellation	Cancellation
CAX	Recurring American Express payment made to Concord	Cash Bank Balancing
CCK	Customer Check sent to Concord by Developer	Cash Bank Balancing
CCP	Credit Card Payment made to Developer	Non-Cash
CDC	Recurring Discover payment made to Concord	Cash Bank Balancing
CFX	CheckFax (payment by check drawn by Concord on delinquent customer's bank)	Cash Bank Balancing
CHG	Change	Loan History
CHR	Charge	Non-Cash
CMM	Recurring MasterCard payment made to Concord	Cash Bank Balancing
CMV	Recurring Visa payment made to Concord	Cash Bank Balancing
COL	Collection Agency Fee (added to current balance)	Non-Cash
CONV	Conversion	Not currently on a report
DCB	Credit Card Charge-Back – Discover	Cash Bank Balancing
DCK	Check from Developer for Customer's Payment	Cash Bank Balancing
DEV	Developer code change	Developer Code Change
DSC	Discount (affects principal only)	Non-Cash
DWA	Down Payment (Check over the phone/online)	Cash Bank Balancing
DWC	Down Payment Cash	Cash Bank Balancing
DWN	Additional Down Payment	Non-Cash
DWR	Down Payment Reversal	Cash Bank Balancing
DWX	Down Payment Non-cash	Non-Cash
DWZ	Down Payment Charge-Back	Cash Bank Balancing
EFT	Electronic Funds Transfer (SurePay Debit)	Cash Bank Balancing
EXT	Extension of Term of Contract	Extension
FCA	Foreign Check Adjustment	Cash Bank Balancing

Pre-Servicing Questionnaire - Transaction Codes

Transaction Codes	Definition	Appears on Following Report(s)
ID	Impound Disbursement	Non-Cash
ID2	Impound Disbursement Refund to Customer	Non-Cash
LCA	Late Charge Assessment	Non-Cash
LCF	Late Charge Fee	Non-Cash
LCW	Late Charge Waive	Non-Cash
LEN	Lender Code Change	Change of Lender
MAX	Manual/One Time American Express payment made to Concord	Cash Bank Balancing
MCB	Credit Card Charge-Back – MasterCard	Cash Bank Balancing
MDC	Manual/One Time Discover payment made to Concord	Cash Bank Balancing
MMM	Manual/One Time MasterCard payment made to Concord	Cash Bank Balancing
MMV	Manual/One Time Visa payment made to Concord	Cash Bank Balancing
MRD	Type of Non-Cash Payment (deposited First Union Nat'l Bank)	Non-Cash
NCP	Non-Cash Payment (check retained by Developer)	Non-Cash
NCR	Returned Non-Cash Check	Non-Cash
NEW	New Sale	New Sale
NSF	Non-Sufficient Funds (check returned)	Cash Bank Balancing
PMT	Cash Payment (check received by Concord)	Cash Bank Balancing
PRJ	Project Code Change	Project Code Change
REB	Rebate (unearned interest rebate)	Non-Cash
REC	Rescission	Cancellation
REF	Refinance	Refinance
REI	Reinstatement	Reinstatement
REO	Loan Balance Writeoff (of defaulted loan)	Non-Cash
RFD	Refund	Non-Cash
RTF	Return Item Fee	Non-Cash
RT1	Returned Check - Payment Stopped	Cash Bank Balancing
RT2	Returned Check – Postdated Check	Cash Bank Balancing
RT3	Returned Check - Account Closed	Cash Bank Balancing
RT4	Returned Check - Refer to Maker	Cash Bank Balancing
RT5	Returned Check – Body and Figure Differ	Cash Bank Balancing
RT6	Returned Check – Cannot Locate Account	Cash Bank Balancing
RT7	Returned Check – Signature Needed	Cash Bank Balancing
RT8	Returned Check - Uncollected Funds	Cash Bank Balancing
RT9	Returned Check - Canadian Funds	Cash Bank Balancing
RT0	Returned Check - Other	Cash Bank Balancing

Pre-Servicing Questionnaire - Transaction Codes

Transaction Codes	Definition	Appears on Following Report(s)
SRV	Servicer Payments on Loan	Non-Cash
T##	Annual Tax Billing – (## represents the last two digits of the bill year)	Billing
TEQ	Transfer of Equity (such as for upgrade from existing property to new)	Non-Cash
UAC	Unapplied Cash	Non-Cash
UIB	Impound Balance Assumed (from prior servicer)	Non-Cash
UPG	Upgraded Contract (acts as cancellation)	Cancellation
VCB	Credit Card Charge-Back – Visa	Cash Bank Balancing
WOB	Write Off Balance	Non-Cash
WOP	Type of Non-Cash Payment (not previously applied)	Non-Cash
WQC	Western Union Quick Collect payment	Cash Bank Balancing
WRS	Type of Non-Cash Payment (wired to client)	Non-Cash

Native excel file, tab named

INDEX

Pre-Servicing Questionnaire - Index

Concord

CONCORD TEAM
SIGNOFF

Contact Information

CLIENT
PRIOR SERVICER

Portfolio

DEVELOPER
Overnight Mail Address
PROJECT
Overnight Mail Address
Type of Business
LENDER
Finance Arrangement
Lender Approval

Conversion

CONTRACT CONVERSION
Interest Reporting
Delinquency
Letters
History

Servicing

SERVICES TO BE PROVIDED
INTEREST CALCULATION
Adjustments
PAYMENT APPLICATION
Application Order
Due Date Advancement
PAYMENT IN FULL
Write off Limits
Refunds
Fees
Letters
Incentives
FEE ASSESSMENT
Return Items
Check Fees
Other Fees
NEW SALES
Letters
BILLING
Statements
Coupons
INTEREST REPORTING
CHANGES
Cancellation
Account Codes
Due Date
Addresses
CREDIT REPORTING
PRIVACY NOTICES
CUSTODIAL
Documents
Release

Account Access

MYACCOUNTINFO.COM
Permissions
INTERLINK
Client Work
Descriptions
Custom Data
Letters
Printing

AutoPay

ACH
Rejects
Incentive
CREDIT CARDS
Rejects
Incentive
Fees

Collections

COLLECTIONS BY CLIENT
COLLECTIONS BY CONCORD
Cycle
Letters
Special Arrangements
Holds

Reporting

ACCOUNTING PERIOD
MONTH-END REPORTS
Additional Reports
Delinquency Thresholds
Calculations
Delivery Method
OTHER REPORTING OPTIONS
Downloads
File Transfer

API-System Integration

User Roles
Account Codes
Transaction Codes